

A NICER HOME IS LESS IMPORTANT than keeping warm, according to a survey of 5,000 home buyers. Conducted by the National Association of Home Builders, the survey notes that almost 80% of the buyers cited energy efficiency as the most important consideration in choosing a new home. That's almost twice the weight of any other factor in the survey. More than 42% cited a bigger home and 40% wanted a bigger lot. But a better neighborhood, which the survey says has traditionally been the most important influence on home buyers, was named by only 25.2%.

Consumers are also apparently willing to pay more for that energy efficiency. More than 93% of the buyers said they'd be "very willing" or "somewhat willing" to pay \$500 for extra insulation, and 84.5% said they'd be very, or somewhat willing, to pay between \$1,200 and \$1,500 for storm or thermal-pane windows.

Fear may lie behind the new energy ethic. The survey says more than 65% of the buyers said they expect a future shortage of energy and almost 63% expect the government to become more involved in setting the price of, and distributing, energy.

INSURANCE SAVINGS WITH CONCRETE

Concrete has the natural ability to provide safety during and after severe fire exposure. For this and other reasons insurance companies es-



The developer of these apartments builds with concrete because the units are easier to rent and tenants get the benefits of lower insurance premiums.

establish lower rates for concrete and masonry construction. Base rates are established by Insurance Services Offices (ISO) in various locations. In Atlanta, for example, the ISO base rate for wood frame and wood exterior construction is \$1.60 per \$100 of valuation; for fire-resistant construction it is \$0.12 per \$100 of valuation. Rates across the country follow the same pattern.